

**Information to identify the case:**

Debtor 1	<u>Sun Kyung Park</u>	Social Security number or ITIN	xxx-xx-7822
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-14087-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sun Kyung Park

5/23/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sun Kyung Park  
 Debtor

Case No. 17-14087-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.

db	Sun Kyung Park, 18 Lana Dr, Parsippany, NJ 07054-3440
aty	+James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center, Suite #1400, Philadelphia, PA 19103-1814
aty	+John Caffese, Caffese Law Firm, 803 Main Street, Stroudsburg, PA 18360-1601
cr	+ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516677943	Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
516700089	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
516677944	Englewood Radiologic, 3155 State Route 10, Denville, NJ 07834-3492
516677946	Midland Funding LLC, 7 Entin Rd, Parsippany, NJ 07054-5020
516677947	New Jersey Department of Revenue, 50 Barrack St, Trenton, NJ 08608-2006
517103057	+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
516677948	Synchrony Bank, PO Box 914, Paramus, NJ 07653-0914
517040866	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517231620	+U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
517231621	+U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association, c/o BSI Financial Services 75038-2480
516677950	US Bank, 200 Gibraltar Rd Ste 315, Horsham, PA 19044-2325
517152360	+VALLEY NATIONAL BANK, Craner Satkin Scheer Schwartz & Hanna PC, 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367
516677951	Vally Ntl Bk, 1445 Valley Rd, Wayne, NJ 07470-8438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 24 2018 00:01:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 24 2018 00:01:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517064958	EDI: BECKLEE.COM May 24 2018 03:33:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516677941	EDI: AMEREXPR.COM May 24 2018 03:33:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
516677942	EDI: BANKAMER.COM May 24 2018 03:33:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
517089762	+EDI: BANKAMER.COM May 24 2018 03:33:00 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
516677945	EDI: DAIMLER.COM May 24 2018 03:33:00 Mercedes-Benz Financial Services, Mercedes-Benz Financial Services, PO Box 5209, Carol Stream, IL 60197-5209
516677949	EDI: TFSR.COM May 24 2018 03:33:00 Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
516677953	EDI: WFFC.COM May 24 2018 03:33:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747
516677952	EDI: WFFC.COM May 24 2018 03:33:00 Wells Fargo Bank, MAC-F8235-02F, PO Box 10438, Des Moines, IA 50306-0438
517104465	EDI: WFFC.COM May 24 2018 03:33:00 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines IA 50328-0001
517022085	EDI: WFFC.COM May 24 2018 03:33:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
	TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jae Y. Kim on behalf of Debtor Sun Kyung Park jkim@jyklaw.com,  
rmarelic@jyklaw.com; jyklaw@yahoo.com; rchung@jyklaw.com  
John Robert Caffese on behalf of Attorney John Caffese ecf@jrcfirm.com, kevin@jrcfirm.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9